



<b>1. Project Data:</b>		<b>Date Posted :</b> 06/10/2003	
<b>PROJ ID:</b> P009555		<b>Appraisal</b>	<b>Actual</b>
<b>Project Name:</b> Female Secondary School Assistance	<b>Project Costs (US\$M)</b>	80	88.4
<b>Country:</b> Bangladesh	<b>Loan/Credit (US\$M)</b>	68	63.65
<b>Sector(s):</b> Board: ED - Secondary education (86%), Central government administration (7%), Vocational training (3%), Other social services (3%), General water sanitation and flood protection sec (1%)	<b>Cofinancing (US\$M)</b>		
<b>L/C Number:</b> C2469			
	<b>Board Approval (FY)</b>		93
<b>Partners involved :</b>	<b>Closing Date</b>	06/30/2000	06/30/2001
<b>Prepared by :</b>	<b>Reviewed by :</b>	<b>Group Manager :</b>	<b>Group:</b>
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**2. Project Objectives and Components**

**a. Objectives**  
The project was expected to (a) increase the number of girls enrolled in Grades 6-10 **and assist them to pass their SSC examination**, so that they may continue their education or qualify for employment as primary and secondary school teachers, agricultural extension agents, health and family planning workers, NGO field workers, etc (b) increase the number of secondary education teachers in the project schools and raise the proportion of female teachers; (c) provide occupational skills training to school-leaving girls interested in entering the labor market as self-employed workers, semi-skilled and skilled workers, and private sector entrepreneurs; (d) promote a supportive community environment for girls' education through widespread public awareness about the merits of female educational, economic, and social development; (e) provide a healthier and safer setting for girls by enhancing school attractiveness through community participation in school-based water supply and sanitation programs; and (f) strengthen the Directorate of Secondary and Higher Education (DSHE) in the Ministry of Education (MOE) through implementation support and capacity-building assistance at the national and thana levels.

**b. Components**  
(a) Stipend and tuition (planned US\$41.8 million, actual US\$ 64.3 million);  
(b) teacher enhancement (planned US\$5.9 million, actual US\$2.6 million);  
(c) occupational skills development (planned US\$5.6 million, actual US\$2.3 million);  
(d) water supply and sanitation (planned US\$1.3 million, actual US\$ 2.1 million);  
(e) female education awareness, (planned US\$4.7 million, actual US\$1.6 million);and  
(f) institutional development (planned US\$20.7 million, actual US\$ 12.8 million).

**c. Comments on Project Cost, Financing and Dates**  
The project was completed after an extension of one year on June 30, 2001. Project components were reconfigured after the first year to provide maximal amounts to girls' stipends (89% of the credit proceeds) and reduce other components, notably teacher recruitment (from 11,800 teachers to 800 teachers), female education and institutional development. Objectives were not revised.

**3. Achievement of Relevant Objectives:**

(a) The first and most important object of the project had two parts, dealing with access to education as well as with achievement. The part of the objective aimed at increasing girls' attendance was substantially achieved. According to data provided by the PIU data processing center, the enrollment of girls in FSSAP-assisted schools more than doubled, from 462,000 in 1994 to 948,000 in 1999. The project provided stipends totalling US\$ 64.3 million to about 2.6 million girls in lower-income upazilas for However, students received little if any help to pass the school leaving examination. As a result, only about 22-31% of students enrolled in grade 10 pass the secondary school leaving certificate (compared to 31-42% of female students nationwide for the years data were available.) Thus this objective was only partly achieved.

(b) The objective to enhance the number of secondary school teachers was also not achieved . Of a revised target of 800 teachers, only 655 were recruited.

(c) The objective to provide occupational skills training to school -leaving girls was not achieved; 5,240 school

dropouts, or 66% of the appraisal target of 8,000 girls received female-oriented vocational training.

(d) The objective to promote a supportive community environment for girls' education was partially achieved. While outreach activities were effective in retaining the high awareness of the benefits of female education existing before the project and motivation to send girls to school, the program had insufficient community focus.

(e) The objective to provide a healthier and safer setting for girls was fully achieved. Community school user groups were formed and cofinanced (20%) of the cost of tubewell water supplies and latrines - almost 4,000 schools or 99% of targets were reached.

(f) Institutional development objectives were partially achieved. School Management Committees and Parent-Teacher Committees established to ensure accountability and sound management had mixed levels of effectiveness. Strengthening of the Directorate of Secondary and Higher Education did not take place and an MIS to monitor the stipend program did not materialize during the project.

#### 4. Significant Outcomes/Impacts:

- This was a highly innovative and risky project, for which the government and the Bank worked very hard. Bank performance at appraisal was highly satisfactory and coincided with increased levels of awareness of the importance of female participation in education in Bangladesh.
- The project had very wide political appeal, and its reach was expanded to the entire country with government and donor funds. It has also received much publicity worldwide. Though no data exist, it is widely believed to have helped delay the marriage of girls from poor families who had finished grade 5 but would have otherwise been unable to afford secondary school. Ultimately, it is unknown how many poor girls effectively attended school because of the project and passed the SSC examination. Aside from scholarships, reportedly marriages were delayed to keep the girls eligible for stipends. Thus, some girls were spared the problems of unsafe teenage motherhood, regardless of school attendance.

#### 5. Significant Shortcomings (including non-compliance with safeguard policies):

Project efficacy was modest. Rather than assist students to pass, according to its objectives, the project reduced crucial educational support to students after effectiveness. The stipend amounts were too small to cover the school-related expenses of very poor girls. To promote educational quality, 11,800 teachers were to be hired, but the credit was amended to reduce the number by 96% to 800, of whom only 655 reported for work. The PIU reported that 90% of students had attendance of 75% or higher and scores of 45% or higher. During repeated classroom observations by Bank missions, however, attendance was estimated 50-60 percent of enrollments, and some classrooms did not have space for the number of students registered. A project-financed audit of randomly sampled areas showed that several of the almost exclusively private school operators of Bangladesh charged arbitrary fees to their students or misrepresented enrollments. (e.g. a 1995 internal audit report sampled various regions and mentioned violations in about 77 schools; another sample of 20 schools showed 9 misrepresenting enrollments by 5-88%.) Exaggerated enrollments may result in overestimating girls' enrollment ratios in Bangladesh. School management committees were expected to oversee operations, but they often were inoperative or represented special interests. District-level staff were hired, who were often weak. Agrani Bank, which handled the stipend and tuition transfers was initially very cooperative but in later years mishandled project funds in various ways. The PIU had no real power in making schools accountable for results or bringing to justice those who committed irregularities.

6. Ratings:	ICR	OED Review	Reason for Disagreement /Comments
<b>Outcome:</b>	Satisfactory	Moderately Satisfactory	The project expanded secondary education access to the very poor girls and stimulated enrollments. However, the objective of helping the girls pass the SSC examination was not achieved. Also, even the reduced objective of hiring 800 teachers was not fulfilled, and lack of teachers affected educational quality. Few girls received vocational education (4240 out of 8000 target).
<b>Institutional Dev.:</b>	Substantial	Modest	Much effort was made to build an institution to monitor the program. District-level staff were hired, who were often inadequately qualified and unsupervised. The project did not result in institutional improvements of schools that received students through stipends.
<b>Sustainability:</b>	Likely	Likely	
<b>Bank Performance:</b>	Satisfactory	Satisfactory	
<b>Borrower Perf.:</b>	Satisfactory	Satisfactory	
<b>Quality of ICR:</b>		Unsatisfactory	

NOTE: ICR rating values flagged with '\*' don't comply with OP/BP 13.55, but are listed for completeness.

#### 7. Lessons of Broad Applicability:

- The very poor may enroll children to school in response to food or money. However, parents may do the minimum

necessary to get the desired benefit and not necessarily encourage children's attendance. Incentives must be tied to attendance, study, and passing of examinations.

· Enrollment in school, although important, does not automatically bring about education and information acquisition. Access to education of low quality has dubious benefits. Governments and donors must provide the very poor with the means to help them attend classes regularly and learn the required material.

· People may modify their social customs to obtain earnings and status, particularly if these customs have drawbacks. Award of stipends or possibly even simple cash transfers to families may be useful in postponing marriages for girls who did not attend or finish primary school, perhaps in the form of stipends for vocational training. The FSSAP experience may be useful in eradicating other undesirable customs (such as female "circumcision" in Africa.)

· Significant amounts of overstated data in a database may make it hard to assess project effects. Decisions based on incorrect data may hurt intended beneficiaries. To ensure the integrity and accuracy of data, therefore, projects should aim at establishing realistic parameters and criteria for inclusion in various programs.

**8. Assessment Recommended?**  Yes  No

**Why?** The project has an extremely high profile in the education sector and an assessment of this innovative project may produce lessons for other poverty targeted interventions .

**9. Comments on Quality of ICR:**

The ICR selectively presented information favorable to the project. Problems and suggestions on how to make the design more appropriate to the needs of the poor were written in three consultant's reports. However, these are merely mentioned in annex 7 of the ICR, and their contents are not summarized. (A brief reference to one of them in the main text pertained to a favorable piece of information.)

The ICR shortened the objectives, and also misstated the first and most important project objective, omitting the word 'assist' and its operational implications.